

Hussian College FAQ

Clarksville (including online), Murfreesboro, and Nashville

DISCALIMER: This information was compiled from the July 25, 2023, virtual meeting hosted by the Regulatory Compliance Division (“RCD”) of the Tennessee Higher Education Commission (“THEC”) with the U.S. Department of Education (“ED”). The information contained herein is not intended to serve as legal advice. Questions related to an individual’s legal rights should be directed to a properly licensed attorney.

Q1: Where can I request a copy of my transcript?

A1: It depends. Possible resources are listed on the [Tennessee Hussian College Closure Page](#). This page is updated as additional information is provided.

Q2: What is the official ED closure date?

A2: ED’s definition of a closure date is the date that the school ceased to provide educational instruction and programs in which the most students were enrolled. In this case, the applicable date is May 26, 2023.

Q3: Where can I get updates of the closure of Hussian College closure information?

A3: [Tennessee Hussian College Closure Page](#)

Q4: Has Hussian College executed any transfer or teachout agreements for students enrolled in programs through the Tennessee locations?

A4: No, Hussian College has not signed any agreements for the programs offered through its Tennessee locations, which include Clarksville (including online students), Murfreesboro, and Nashville. Additionally, neither the institution’s accreditor nor the Tennessee Higher Education Commission has approved any transfer or teachout agreements for the Tennessee locations programs. Possible transfer opportunities suggested by Hussian College are available [HERE](#).

Q5: What is the best option for students who (1) were an active student as of May 26, 2023, (2) did not pay tuition for the last session in full using federal financial aid or veteran’s affairs benefits, and (3) paid a portion of tuition out of pocket?

A5: Students who meet the above three criteria should submit an application through the Tennessee Tuition Guarantee Fund (“TN TGF”). The application is being revised and will be available soon. When available, a link to the form will be posted on the [Tennessee Hussian College Closure Page](#). The TN TGF is intended to provide students with reimbursement of unearned tuition. For example, if you paid out of pocket for any portion of the tuition for the term that was in session as of May 26, 2023, you might be entitled to reimbursement of a portion of the monies you paid. Unearned tuition may also include general graduation or activity fees. However, monies paid for tangible goods are not reimbursable, so any money you paid for books, for example, would not be reimbursable. Monies paid for housing that you paid to a landlord are not reimbursable as well. Note that students have two (2) years from the date of closure to submit a TN TGF application. The closure date for purposes of TN TGF claims mirrors ED’s May 26, 2023, date. Be aware that the TN TGF process is lengthy.

Q6: What is the best option for a student who was either enrolled as of May 26, 2023, on an approved leave of absence as of May 26, 2023, or withdrawn within 180 days prior to May 26, 2023, and who had William D. Ford Federal Direct Loans, Federal Family Education Loans or Federal Perkins Loans for attendance at Hussian College?

A6: If you are one of these students, you should file for [Closed School Discharge Information \(Application\)](#) immediately. Note that Closed School Discharge will apply only to the loans you took out to attend Hussian College. Your loan servicer should automatically send students who attended Hussian College a Closed School Discharge application. Typically, this occurs within thirty (30) days of the closure. A list of loan servicers is available on [ED’s Closure Fact Sheet](#). You can also complete the [Application](#) without having received it from the servicer. If parents have a Federal PLUS loan, then they need to apply for themselves. If you filed an application prior to the time that

ED established the May 26, 2023, closure date and the application was denied, you can appeal the denial or refile a second application.

Note the 180-day period was part of a set of rules that were effective July 1. On August 7, 2023, the Fifth Circuit of the United States Court of Appeals, stayed the rules such that the current rule of 120-days is effective. Students whose withdrawal date falls between 120 and 180 days should still file a Closed School Discharge Application. The case will be heard on November 6, 2023. *See Career Colleges and Schools of Texas v. United States Dep't of Educ.*, USDC No. 1:23-CV-433 (5th Cir. Aug. 7, 2023).

Q7: Who is my loan servicer for my federal loans?

A7: A list of loan servicers is available on [ED's Closure Fact Sheet](#). If you do not recognize your servicer on this list, you can call 1-800-433-3243 or, if you have your FSA password and ID, you can find the name of the servicer on your [Federal Student Aid Dashboard](#).

Q8: What happens when a loan is discharged?

A8: Any payments that were made on the loan are refunded to the student or the borrower. The loan is cancelled causing the entry on your credit report to be deleted. This normally takes approximately 60 to 90 days to occur. Once you receive notice that your loan is cancelled, get free copies of your credit reports. Go [HERE](#) to learn about getting free credit reports.

Q9: What is automatic closed school loan discharge?

A9: Because Hussian College closed before January 1, 2023, any eligible loans that are outstanding will be automatically discharged after three years as of May 26, 2023. The student does not have to do anything. Nonetheless, ED recommends that you do not wait. File the application now. See Q6/A6 above.

Q10: What about private loans?

A10: Private loans cannot be discharged through federal programs such as Closed School Discharge. You might be able to recover money paid to Hussian College with money you received from a private lender through the TN TGF.

For example, if you took out a personal loan from a bank to pay your tuition for the term that was in progress when the institution closed, then you may be eligible to recover some money for that term through a TN TGF claim. You cannot recover money from the TGF for cost paid for completed terms. See Q5/A5 above.

Q11: What if I completed my program at Hussian College prior to the institution's closure or I am a Parent PLUS borrower of a student who completed their program at Hussian College prior to the institution's closure?

A11: Unfortunately, you are not eligible for Closed School Discharge. You might be eligible for Borrowers Defense to Repayment. You are encouraged to carefully review the information available [HERE](#). Tennessee is currently reviewing the circumstances related to the closure as well as the failure of the institution to issue refunds prior to closure. Once a final decision is available it will be posted at [Tennessee Hussian College Closure Page](#).

Q12: What if I withdrew more than 180 days before May 26, 2023?

A12: If you withdrew more than 180 days before May 26, 2023, you are not eligible for Closed School Discharge, unless you can demonstrate an exceptional circumstance. Exceptional circumstances are explained in the application. You should review the application to determine whether your circumstances fall within an exceptional circumstance for [Closed School Discharge Information \(Application\)](#). Note the 180-day period was part of a set of rules that were effective July 1. On August 7, 2023, the Fifth Circuit of the United States Court of Appeals, stayed the rules such that the current rule of 120-days is effective. Student whose withdrawal date falls between 120 and 180 days should still file a Closed School Discharge Application. The case will be heard on November 6, 2023. *See Career Colleges and Schools of Texas v. United States Dep't of Educ.*, USDC No. 1:23-CV-433 (5th Cir. Aug. 7, 2023)).

Q13: Can I use my Hussian College credits even if I apply for Closed School Discharge?

A13: During the July 25 meeting, representatives from ED indicated that yes, you can transfer your Hussian College credits at the discretion of the receiving

institution because recent federal regulations eliminated the provision pertaining to reenrollment in a comparable program. Note the applicable regulation referred to by ED was part of a set of rules that were effective July 1. On August 7, 2023, the Fifth Circuit of the United States Court of Appeals, stayed the rules. The case will be heard on November 6, 2023. *See Career Colleges and Schools of Texas v. United States Dep't of Educ.*, USDC No. 1:23-CV-433 (5th Cir. Aug. 7, 2023)).

Q14: Why does my transcript say that I withdrew?

A14: For most students who were in attendance at a Tennessee location at the time of closure, Hussian College has withdrawn them from the institution. Only a handful of students who were in clinicals and allowed to finish the clinicals are recorded as graduated.

Q15: What about calls from UNISA concerning my loan (payment plan)?

A15: We are researching this entity and its relationship with Hussian College. We have learned that UNISA acted as a loan servicer for loans (possibly referred to by Hussian College as “payment plans”). We encourage you to review any written documents that you signed regarding the loan to determine whether you are obligated to continue to make payments. Documentation may include references to “APEX Educational Services.” Students can request their loan documentation from UNISA by sending an email to customerservice@unisainc.com. We will update this document or the [Tennessee Hussian College Closure Page](#) when additional information is available.